

Assets of German Insurance Firms Must Stay in U. S.

President, by Proclamation, Says Business Will Be Permitted to Continue States to Make Rules

Superintendent Phillips Estimates Companies Carry \$3,500,000,000 in Risks

Resides the general proclamation issued yesterday by President Wilson, announcing the state of war, the President issued a proclamation defining the status of the German insurance companies doing business in this country, which in effect permits the continuance of their operations in the United States. However, it is provided that the German companies must not transfer any of their assets from this country to Germany.

President Wilson points out the necessity for this step because of the great American interests involved. Jesse S. Phillips, State Superintendent of Insurance, who placed at the disposal of the German companies in this country, announced last evening that he would, in accordance with the President's proclamation, formulate rules for the guidance of the companies and also that he would notify banks holding assets of the companies that they must not be transferred.

The President's Proclamation The proclamation reads: "Whereas, certain insurance companies incorporated under the laws of the German Empire have been admitted to transact the business of insurance in various states of the United States by means of separate United States branches, established pursuant to the laws of such states, and are now engaged in business under the supervision of the insurance departments thereof, with assets in the United States deposited with insurance departments, or in the hands of resident trustees, citizens of the United States, for the protection of all policy holders within the United States; and,

"Whereas, the interests of the citizens of the United States in the protection afforded by such insurance are of great magnitude, so that it is deemed to be important that the agencies of such companies in the United States be permitted to continue in business; and,

"Therefore, I, Woodrow Wilson, President of the United States of America, by virtue of the powers vested in me as such, hereby declare and proclaim that such branches, establishments or agencies of German insurance companies, now engaged in the transaction of business in the United States, pursuant to the laws of the several states, are hereby authorized and permitted to continue the transaction of their business in accordance with the laws of such state in the same manner and to the same extent as though a state of war did not exist.

"Provided, however, that all funds of such establishments, now in the possession of their managers or agents, or which shall hereafter come into their possession, shall be subject to such rules and regulations concerning the payment and disposition thereof as shall be prescribed by the insurance supervising officials of the state in which the principal offices of such establishments in the United States are located, but in no event shall any funds belonging to or held for the benefit of such companies be transmitted outside the limits of the United States nor be used as a basis for the establishment, directly or indirectly, for any credit within or outside of the United States, or for the benefit or use of the enemy or any of his allies without the permission of this government."

Fifteen German Companies There are ten German fire insurance companies in the United States, four life insurance companies and one casualty company. Some of these reinsurance corporations.

Of the total insurance written by them, Mr. Phillips said, one-quarter is held in New York State. Under the insurance law they are not to hold home offices in the nearby three years of war, and in his opinion, these corporations are financially stronger today than they were two years ago.

State to Make Regulations Superintendent Phillips issued the following statement: "In view of the proclamation of the President issued this afternoon, German insurance companies admitted in this state will be permitted to continue the transaction of business the same as if a state of war did not exist between this country and Germany, provided such companies meet the capital and required requirements of our state and maintain the statutory reserves.

"In accordance with the proclamation, rules and regulations will be prescribed to require the managers of such companies to keep in the United States all of the assets now or which may hereafter come into their possession for the benefit of American policyholders. I am not prepared to state the precise rules and regulations which may be adopted by this department, except to say they will be sufficient to prevent any portion of the assets being used for the benefit of the enemy or any of its allies."

Skinner To Be Bank Chief First Deputy Will Be Named State Superintendent Albany, April 6.—Governor Whitman today announced that he would send to the Senate next week the nomination of Banker J. Skinner as State Superintendent of Banks.



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